

Information to identify the case:

Debtor 1	<u>Nancy Boushra</u>		Social Security number or ITIN xxx-xx-5232
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>19-18360-SLM</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nancy Boushra
aka Nagwa Boushra

8/2/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Nancy Boushra
DebtorCase No. 19-18360-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db +Nancy Boushra, 792 Sunset Terrace, Franklin Lakes, NJ 07417-1803
 518204242 +AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
 518204249 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 518204254 +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
 518204260 +Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224-0696
 518204261 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518204262 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518204267 +Ctech Coll, Attn: Bankruptcy Department, 5505 Nesconset Hwy, Suite 200, Mount Sinai, NY 11766-2026
 518204277 +Dept Of Ed/582/nelnet, Po Box 173904, Denver, CO 80217-3904
 518204278 +Deprtment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 518204280 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
 518204281 +SLS, 8742 Lucent Blvd., Littleton, CO 80129-2302
 518204283 +Summit Collection Serv, 50 N Franklin Tpke Ste 5, Ho Ho Kus, NJ 07423-1562
 518204289 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
 518204290 ++VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448
 (address filed with court: Valley National Bank, Attn: Legal Dept, 1455 Valley Rd, Wayne, NJ 07470)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 23:16:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 02 2019 23:16:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518204247 +EDI: GMACFS.COM Aug 03 2019 02:38:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 518204259 E-mail/Text: clientrep@capitalcollects.com Aug 02 2019 23:17:45 CCS, Attn: Bankruptcy, Po Box 150, West Berlin, NJ 08091
 518204256 +EDI: CAPITALONE.COM Aug 03 2019 02:38:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518204265 +EDI: WFNNB.COM Aug 03 2019 02:38:00 Comenity Bank/Mandees, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 518204266 +EDI: RMSC.COM Aug 03 2019 02:38:00 Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 518204270 +E-mail/Text: electronicbkydocs@nelnet.net Aug 02 2019 23:16:55 Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 518204274 +E-mail/Text: electronicbkydocs@nelnet.net Aug 02 2019 23:16:55 Dept Of Ed/582/nelnet, Attn: Bankruptcy Department, 3015 Parker Blvd., Suite 400, Aurora, CO 80014-2904
 518204279 +E-mail/Text: cedwards@ncsplus.com Aug 02 2019 23:16:17 NCSPlus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937
 518204282 +E-mail/Text: clientservices@sourcerm.com Aug 02 2019 23:17:28 Source Receivables Mgmt, Llc, Attn: Bankruptcy Dept, 4615 Dundas Dr., Suite 102, Greensboro, NC 27407-1761
 518204285 +EDI: RMSC.COM Aug 03 2019 02:38:00 Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 518204286 +EDI: RMSC.COM Aug 03 2019 02:38:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
 518204287 +EDI: RMSC.COM Aug 03 2019 02:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 518204288 +EDI: WTRRNBNK.COM Aug 03 2019 02:38:00 Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518204243* +AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
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 518204246* +AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
 518204248* +Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 518204250* +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 518204251* +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 518204252* +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 518204253* +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 518204254* +Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
 518204257* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518204258* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518204263* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518204264* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518204268* +Ctech Coll, Attn: Bankruptcy Department, 5505 Nesconset Hwy, Suite 200, Mount Sinai, NY 11766-2026

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

518204269* +Ctech Coll, Attn: Bankruptcy Department, 5505 Nesconset Hwy, Suite 200,
Mount Sinai, NY 11766-2026
518204271* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518204272* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518204273* +Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518204275* +Dept Of Ed/582/nelnet, Attn: Bankruptcy Department, 3015 Parker Blvd., Suite 400,
Aurora, CO 80014-2904
518204276* +Dept Of Ed/582/nelnet, Attn: Bankruptcy Department, 3015 Parker Blvd., Suite 400,
Aurora, CO 80014-2904
518204284* +Summit Collection Serv, 50 N Franklin Tpke Ste 5, Ho Ho Kus, NJ 07423-1562
TOTALS: 0, * 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2007-AR2, Mortgage Pass-Through Certificates, Series 2007-A dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald Troy Bonomo on behalf of Debtor Nancy Boushra dbonomo123@gmail.com, tdr68458@notify.bestcase.com
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2007-AR2, Mortgage Pass-Through Certificates, Series 2007-A kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5